CLAIMS

What is claimed is:

1.   A computer readable storage medium storing one or more computer programs, the computer programs comprising instructions for:

5   receiving one or more messages from a device;

accessing a database having a plurality of accounts;

identifying an account located within the database using information contained in the messages, the account being issued by a business to a consumer; and

10   if the messages include information indicating that that consumer has made a purchase from the business, increasing a value of the account.

2.   The computer readable storage medium of Claim 1 wherein the value of the account increases if the consumer makes a purchase using cash.

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3.   The computer readable storage medium of Claim 1 wherein the value of the account increases if the consumer makes a purchase using a credit card issued by the business.

20   4.   The computer readable storage medium of Claim 1 wherein the value of the account increases at an accelerated rate if the consumer makes a purchase from the business during a specified time period.

5.   The computer readable storage medium of Claim 1 wherein the value of the account increases at an accelerated rate if the consumer makes a purchase from the business over the Internet.

5   6.   The computer readable storage medium of Claim 1 wherein the value of the account increases at an accelerated rate if the consumer makes frequent purchases from the business.

7.   The computer readable storage medium of Claim 1 wherein the

10   consumer can use the value of the account to purchase goods and/or services from the business.

8.   The computer readable storage medium of Claim 1 wherein the value of the account increases at a one-to-one ratio if the consumer deposits money into the

15   account.

9.   The computer readable storage medium of Claim 1 wherein the value of the account increases at a ratio which is greater than one-to-one by if the consumer deposits money into the account.

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10.   The computer readable storage medium of Claim 1 wherein the value of the account accrues interest at a predetermined rate.

11.   The computer readable storage medium of Claim 1 wherein the computer programs further comprise instructions for authenticating information contained in the messages.

5   12.   The computer readable storage medium of Claim 1 wherein the computer programs further comprise instructions for decrypting the messages.

13.   The computer readable storage medium of Claim 1 wherein the computer programs further comprise instructions for sending messages to the device

10   which include the value of the account and/or an account history.

14.   The computer readable storage medium of Claim 1 wherein the computer programs further comprise instructions for sending messages to the device which include information that suggests the type or types of goods and/or services to

15   purchase.

15.   The computer readable storage medium of Claim 1 wherein the messages are received from a secure network.

20   16.   The computer readable storage medium of Claim 1 wherein the device is an electronic cash register, a point-of-sale terminal, a debit/credit terminal, an electronic kiosk, a cellular telephone, a personal digital assistant, a home computer, or a business computer.

17.   The computer readable storage medium of Claim 1 wherein the messages include one or more of the following: a credit card number, a personal identification code, a bio-metric identification, a password, or a token.

5   18.   The computer readable storage medium of Claim 1 wherein the computer programs run on a computer system managed by an application service provider.

10   19.   The computer readable storage medium of Claim 1 wherein the computer programs run on a computer system managed by the business that issued the account.

20.   A computer system comprising:

  one or more computers;

15   one or more memories coupled to the computers; and

  one or more computer programs running on the computers, the computer programs including computer instructions for:

    receiving one or more messages from a device;

    accessing a database having a plurality of accounts;

20   identifying an account located within the database using information contained in the messages, the account being issued by a business to a consumer; and

    if the messages include information indicating that that consumer has made a purchase from the business, increasing a value of the

25   account.

21. The computer system of Claim 20 wherein the value of the account increases if the consumer makes a purchase using cash.

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22. The computer system of Claim 20 wherein the value of the account increases if the consumer makes a purchase using a credit card issued by the business.

23. The computer system of Claim 20 wherein the value of the account increases at an accelerated rate if the consumer makes a purchase from the business during a specified time period.

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24. The computer system of Claim 20 wherein the value of the account increases at an accelerated rate if the consumer makes a purchase from the business over the Internet.

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25. The computer system of Claim 20 wherein the value of the account increases at an accelerated rate if the consumer makes frequent purchases from the business.

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26. The computer system of Claim 20 wherein the consumer can use the value of the account to purchase goods and/or services from the business.

27. The computer system of Claim 20 wherein the value of the account increases at a one-to-one ratio if the consumer deposits money into the account.

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28.   The computer system of Claim 20 wherein the value of the account

increases at a ratio which is greater than one-to-one by if the consumer deposits money

into the account.

5   29.   The computer system of Claim 20 wherein the value of the account

accrues interest at a predetermined rate.

30.   The computer system of Claim 20 wherein the computer programs

further comprise instructions for authenticating information contained in the messages.

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31.   The computer system of Claim 20 wherein the computer programs

further comprise instructions for decrypting the messages.

32.   The computer system of Claim 20 wherein the computer programs

15   further comprise instructions for sending messages to the device which include the

value of the account and/or an account history.

33.   The computer system of Claim 20 wherein the computer programs

further comprise instructions for sending messages to the device which include

20   information that suggests the type or types of goods and/or services to purchase.

34.   The computer system of Claim 20 wherein the messages are received

from a secure network.

35. The computer system of Claim 20 wherein the device is an electronic cash register, a point-of-sale terminal, a debit/credit terminal, an electronic kiosk, a cellular telephone, a personal digital assistant, a home computer, or a business computer.

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36. The computer system of Claim 20 wherein the messages include one or more of the following: a credit card number, a personal identification code, a bio-metric identification, a password, or a token.

10   37. The computer system of Claim 20 wherein the computer system is managed by an application service provider.

38. The computer system of Claim 20 wherein the computer system is managed by the business that issued the account.

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39. A computer readable storage medium storing one or more computer programs, the computer programs comprising instructions for:

generating one or messages at a device if a consumer makes a purchase from a business, the messages containing information for identifying an account

20   issued by the business to the consumer and the messages containing information for increasing a value of the account; and

sending the one or more messages to a computer system having access to the account.

40.   The computer readable storage medium of Claim 39 wherein the computer programs further comprise instructions for encrypting the message.

41.   The computer readable storage medium of Claim 39 wherein the
5   computer programs further comprise instructions for receiving authentication information an authentication port, the authentication information for identifying whether the consumer can access the account.

42.   The computer readable storage medium of Claim 41 wherein the
10 authentication information is a password, a personal identification code, a bio-metric identification, a smart card, or a security token.

43.   The computer readable storage medium of Claim 39 wherein the computer programs further comprise instructions for receiving from a magnetic card
15 reader the information for identifying the account.

44.   The computer readable storage medium of Claim 39 the computer programs further comprise instructions for receiving from an input keypad information for identifying the account.

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45.   The computer readable storage medium of Claim 39 wherein the device is an electronic cash register, a point-of-sale terminal, a debit/credit terminal, an electronic kiosk, a cellular telephone, a personal digital assistant, a home computer, or a business computer.

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46. The computer program readable storage medium of Claim 39 wherein the one or more computer programs have a segmented architecture.

47. A device comprising:

5   one or more processors;

one or more memories coupled to the processors; and

one or more computer programs running on the processors, the computer programs including computer instructions for:

generating one or messages at a device if a consumer makes a

10   purchase from a business, the messages containing information for

identifying an account issued by the business to the consumer and the

messages containing information for increasing a value of the account;

and

sending the one or more messages to a computer system having

15   access to the account..

48. The device of Claim 47 wherein the computer programs further comprise instructions for encrypting the message.

20   49. The device of Claim 47 wherein the computer programs further comprise instructions for receiving authentication information an authentication device, the authentication information for identifying whether the consumer can access the account.

50.   The device of Claim 49 wherein the authentication information is a password, a personal identification code, a bio-metric identification, a smart card, or a security token.

5   51.   The device of Claim 47 wherein the computer programs further comprise instructions for receiving from a magnetic card reader the information for identifying the account.

52.   The device of Claim 47 wherein the computer programs further

10   comprise instructions for receiving from an input keypad information for identifying the account.

53.   The device of Claim 47 wherein the device is an electronic cash register, a point-of-sale terminal, a debit/credit terminal, an electronic kiosk, a cellular

15   telephone, a personal digital assistant, a home computer, or a business computer.

54.   The device of Claim 47 wherein the one or more computer programs have a segmented architecture.

20   55.   A method for providing a consumer with an incentive to purchase goods and/or services from a business, the method comprising:

providing the consumer with an account issued by the business; and

increasing a value of the account if the consumer makes a purchase from the business.

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56.   The method of Claim 55 wherein the value of the account increases if the consumer makes a purchase using cash.

57.   The method of Claim 55 wherein the value of the account increases if

5   the consumer makes a purchase using a credit card issued by the business.

58.   The method of Claim 55 wherein the value of the account increases at an accelerated rate if the consumer makes a purchase from the business during a specified time period.

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59.   The method of Claim 55 wherein the value of the account increases at an accelerated rate if the consumer makes a purchase from the business over the Internet.

60.   The method of Claim 55 wherein the value of the account increases at an

15   accelerated rate if the consumer makes frequent purchases from the business.

61.   The method of Claim 55 wherein the consumer can use the value of the account to purchase goods and/or services from the business.

20   62.   The method of Claim 55 wherein the value of the account increases at a one-to-one ratio if the consumer deposits money into the account.

63.   The method of Claim 55 wherein the value of the account increases at a ratio which is greater than one-to-one by if the consumer deposits money into the

25   account.

64. The method of Claim 55 wherein the value of the account accrues interest at a predetermined rate.

5   65. A method for distributing benefits, the method comprising:

receiving one or more messages from a device;

accessing a database containing a plurality of accounts;

identifying an account located within the database using information contained in the messages, the account being associated with a benefit recipient;

10   and

decreasing a value of the account, if the messages include information indicating that that benefit recipient has purchased goods and/or services from a business.

15   66. The method of Claim 65 wherein the value of the account increases if a governmental agency deposits non-cash benefits into the account.

67. The method of Claim 65 further comprising authenticating information contained in the messages.

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68. The method of Claim 65 further comprising decrypting the messages.

69. The method of Claim 65 further comprising sending messages to the device which include the value of the account and/or an account history.

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70.   The method of Claim 65 wherein the messages are received from a

secure network.

71.   The method of Claim 65 wherein the device is an electronic cash

5   register, a point-of-sale terminal, a debit/credit terminal, an electronic kiosk, a cellular

telephone, a personal digital assistant, a home computer, or a business computer.

72.   The method of Claim 65 wherein the messages include one or more of

the following: a credit card number, a personal identification code, a bio-metric

10   identification, a password, or a token.

73.   The method of Claim 65 wherein the steps of receiving, accessing,

identifying, and decreasing occur at an application service provider.

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